

AMENDMENT in CLAIMS (under PCT Art.34)

*** Claims 1, 2, 5, 8-12, 16 are changed as follows.

*** Claim 23 is added.

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1. (Amended) An electronic settlement method used in a computer system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the recording medium storing a balance of first electronic money, the method comprising: by the computer system, at a predetermined timing of settlement,

reading the balance of first electronic money from the recording medium;

acquiring amount of claim;

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depreciating the first electronic money with time, by reducing the balance of the first electronic money at a predetermined rate based on a difference between a predetermined reference date and a settlement date and using the reduced balance as a new balance of the first electronic money; and

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reducing an amount equal to at least a part of the amount of claim at the time of the settlement, from the reduced balance of the first electronic money.

2. (Amended) The electronic settlement method according to claim 1, further comprising, when a balance of second electronic money which is not depreciated with time is recorded in the recording medium, in addition to reduction of a part of the amount of claim from the balance of the first electronic money, reducing the remaining amount of claim from the balance of the second electronic money.

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5. (Amended) An electronic settlement method which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, in a computer system, the recording medium recording a balance of first electronic money and a balance of second electronic money, the method comprising: by the computer system, at a predetermined timing of settlement,

only when the settlement is done using the first electronic money in combination with the second electronic money, allowing an amount equal to at least a part of the amount of claim to be reduced from the balance of the first electronic money,

wherein an upper limit of a proportion of the first electronic money to a total amount to be paid is provided.

8. (Amended) A recording medium carrying electronic money which stores a balance of electronic money which is information regarding a monetary value and capable of being settled electronically, the recording medium used in electronic settlement by a computer, the recording medium comprising:

information of a balance of first electronic money which is depreciated with time by the computer; and

a depreciation rate which is used by the computer for depreciating the depreciated electronic money, the depreciation rate being a ratio between balances of the first electronic money before and after depreciating the first electronic money.

9. (Amended) The recording medium according to claim 8 further comprising:

information of a balance of second electronic money

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which is not changed in value with time; and

an upper limit of a proportion of the first electronic money to a total amount to be paid at the time of settlement.

5 10. (Amended) The recording medium according to claim 8, further comprising information of a lower limit of an amount to be paid by the first electronic money.

10 11. (Amended) The recording medium according to claim 8, further comprising information of a depreciation date which shows a timing on which the first electronic money is depreciated.

15 12. (Amended) A recording medium carrying electronic money which stores a balance of the electronic money which is information regarding a monetary value and capable of being settled electronically, the recording medium used in electronic settlement by a computer, the recording medium comprising:

information of a balance of first electronic money;

information of a balance of second electronic money; and

20 information indicative of an upper limit of a proportion of the first electronic money to a total amount to be paid at a timing of settlement done by the computer with a combination of the first and second electronic money.

25 16. (Amended) A processing device of electronic money which reads the information recorded in the recording medium according to any one of claims 12 to 14, depreciates balances of first electronic money and second electronic money recorded in the recording medium so that the depreciated total becomes equal to an amount of payment,
30 based on information showing an upper limit of a proportion of the

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first electronic money to a total amount to be paid, and increases electronic money of a recipient of the payment by the amount of payment.

5 23.(Added) An electronic settlement method used in a computer system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the recording medium storing a balance of the electronic money,

10 the method comprising: by the computer system,
 depreciating the balance of the electronic money at a predetermined rate when a predetermined period passes from a reference date;

 updating the balance of the electronic money recorded in
15 the recording medium with the depreciated balance; and

 moving a ownership of monetary value of the depreciated amount to others.

Art. 34 amend.